

Experience is a wonderful thing. It enables you to recognize a mistake when you make it again. – Anonymous

10 WAYS TO FORGIVE AND LET GO

Everyone faces a time in his or her life where there is anger and a need for forgiveness. It may be a family member, friend, or co-worker who has hurt you. How do you

forgive someone when you find that forgiveness is very difficult? These tips can give you some food for thought.

- 1. Remember your best memories of him or her.** If you are motivated, you can even write these memories down and present them to the person. This sometimes opens up some communication.
- 2. Spend your time thinking forward instead of backward.** Concentrate your mental energy on good projects and events that are to come rather than rehashing painful memories over and over.
- 3. Ask forgiveness for your own wrong choices or responses.** Asking for forgiveness gives you a way to understand more those who need your forgiveness.
- 4. Realize that forgiving doesn't always mean change.** If you are forgiving someone only to make them change, understand that it may not happen. Be ready to forgive for your sake rather than to make someone else act differently.
- 5. Start small and practice forgiving.** If you have trouble with forgiveness, try forgiving others for the small offense you receive each day. Put that behind you and work on developing a habit of forgiving.
- 6. Understand that forgiveness is not a moment, but a process.** You may not be able to let go of everything all at once, but you can begin to forgive. Renew your commitment to forgive over and over until you find a more peaceful state.
- 7. Know that forgiving does not mean condoning.** You don't have to expect that the person who has hurt you won't experience some negative consequences from his or her actions. Forgiving also does not mean that you are saying that you were not hurt. You just need to know that you have forgiven the person.
- 8. Be kind to yourself once you've decided to forgive.** You will still have those memories, but thinking about what happened doesn't mean you haven't forgiven. It is normal to relive events, but you can put it all in a different perspective when you have chosen forgiveness.
- 9. Get a trusted confidant.** It doesn't help to gossip about someone who has hurt you, but keeping everything inside is not good for you either. Your spouse, a trusted friend, a therapist, or a spiritual counselor can help you vent without causing any further hurt. You may then find an easier path to forgiveness.
- 10. Find a way out.** It may be that you are not able to forgive until your life circumstances change. If the situation is so difficult or you are continually being mistreated, you may need to leave that situation. It can be hard to consider ending a relationship or looking for a new job, but in some cases, this can be the beginning of a new start and can help you go down the path of forgiveness.

FLOOD RISK AND FLOOD INSURANCE

- It doesn't have to rain or storm to cause flooding. A flood is defined as an inundation of two or more properties (one of which is yours) or two or more acres of normally dry land. Floods can result from, but are not limited to, overflow of inland or tidal waters, runoff of surface waters, mudflow, or even backed up storm drainage systems.
- Homeowners insurance doesn't cover floods. Only a flood insurance policy will cover flood damage.
- Even if you aren't required to purchase flood insurance, your home could still be at risk for flooding.
- Talk to your insurance agent about your flood insurance options.
- You can usually get flood insurance coverage from the insurance agent who sells your homeowners policy.
- FEMA's National Flood Insurance Program enables homeowners, business owners and renters in participating communities to purchase federally backed flood insurance.
- Federally backed flood insurance is available to communities that adopt and enforce floodplain management standards to reduce flood damage.
- Flood insurance is sold and serviced by approximately 90 private insurance companies in more than 20,400 communities nationwide. No matter which company is used, the price for a given level of coverage remains the same.
- Your customer can purchase flood insurance for both the structure and its contents. Flood insurance covers residential buildings up to \$250,000 and non-residential up to \$500,000. Contents coverage can be purchased up to \$100,000 for residential buildings and \$500,000 for non-residential.
- The typical 30-day waiting period for flood insurance coverage to become effective is waived if the building is in a Special Flood Hazard Area and the mortgage is obtained from a federally regulated or insured lender.
- Flood insurance in excess of the \$250,000 federal limit may be available through other insurance companies.
- Residents in non-participating communities can purchase flood insurance from private insurers.

- Visit FloodSmart.gov to learn more about flood insurance, flood risk and tips for homeowners.

Source ~ National Association Of Realtors, National Flood Insurance Program, FEMA



May Events

- 05/03 - All Employee Meeting - 8:00 a.m.
- 05/05 - Happy Birthday Dave Waldo!!
- 05/05 - Cinco de Mayo!
- 05/10 - Insurance Personal Lines Meeting - 8:00 a.m.
- 05/12 - Happy Mother's Day!
- 05/14 - Malheur County Board of Realtors Meeting
- 05/27 - Memorial Day - All offices closed!
- Mondays - Insurance Commercial Lines Meeting - 8:00 a.m.





Caring for Your Pavement

The front of your home is like a welcome mat and is an important part of the first impression of your home. The **pavement or asphalt** in the front of your home makes a statement about the condition of your home and can contribute to the good look of your dwelling. If properly maintained, an asphalt surface can last up to 15 years or more. To properly care for your pavement, plan on sealing cracks and applying a seal coating, which involves putting a protective coating on the surface of the asphalt to reduce water penetration and exposure to ultra-violet rays.



If your driveway or sidewalks have cracks in them, you can fill in the cracks to prevent further erosion. Cracks develop due to temperature changes which causes expansion and contractions of

the material. When moisture from rain or snow slowly seeps into the natural cracks that develop in asphalt, you get a condition called alligatoring. The moisture slowly erodes the base and sub-grade, which leads to instability of the surface. This will lead to more cracks when you drive your vehicle over it. Eventually, this condition leads to potholes, when the pavement starts to break away and forms a hole.

The other natural enemy to your pavement surface is sunlight. Ultra-violet rays cause the oils in the pavement to oxidize and become brittle. Bits of the pavement eventually wear away due to traffic and weather, reducing the thickness of the surface over time. This damage is characterized by the appearance of small rocks on the surface, as the top layer is torn away.

If your driveway is showing signs of wear, you may want to consider repairing cracks and resealing your pavement. If it is already old and showing considerable wear, you may be faced with doing an overlay of more asphalt on top or having to replace your driveway completely. But if you have a newer driveway, take the time to do some preventative maintenance, and you will be pleasantly surprised at how long your pavement can last in good shape.



Real Estate Quarterly Market Statistics For 2013 Residential

Canyon County (Idaho)

Total Listed: 1,171 - Number Sold: 622 - Avg. Sale Price Sold: \$121,179

Malheur County (Oregon)

Total Listed: 81 - Number Sold: 45 - Avg. Sale Price Sold: \$91,744

Payette County (Idaho)

Total Listed: 122 - Number Sold: 52 - Avg. Sale Price Sold: \$105,858

Washington County (Idaho)

Total Listed: 49- Number Sold: 22 - Avg. Sale Price Sold: \$102,336



What People Are Saying....



Local Friendly Professional

"I want to recognize Scott Lamb for the great effort he put forth in selling our parents home. Scott is well acquainted with our parents and he and his wife have visited our parents in their home over the years. My brother, Dave, and I feel he extended every effort to find the right buyers that would appreciate what the folks built in their 50 years there. We consider him a valued friend to our family." ~ Wes Fields



Scott Lamb
Broker



Local Friendly Professional



Myra Attebery
Sales Associate

"Myra was an absolute pleasure to work with." ~ Wendy Muir

IT'S THE BILL COLLECTOR ON THE PHONE—OR IS IT?

It's only natural to get worried when a debt collector calls you about an overdue bill. Just don't panic. In a recent alert, the Better Business Bureau warned consumers about con artists who frighten consumers into surrendering their debit card numbers to pay off debts they don't really owe.

Scammers may have personal information about you that makes them seem legitimate, but don't be fooled. If you're not sure about the debt, you can request—or demand—written documentation of the bill before paying it. And never give your credit information to someone over the phone whose identity you're not sure of.



Kids Say The Darndest Things

Elly said, when her Grandma Ellen picked her up from swimming lessons, " I am so tired.!" Ellen asked her why. "I am exhausted because it's a lot of work to not drowned!"

Heather was trying to convince her son, Morgun, that it was ok to put his head underwater. She asked him why he was afraid to put his head underwater and he said "Mom, that is very dangerous!"

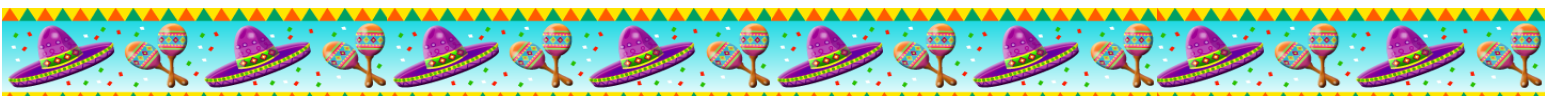


INTERNET TIDBIT ~ One of the more intriguing ways to understand history is to read accounts of it written as it was happening. LettersofNote.com is a blog-based archive of correspondence from people throughout history. In many cases, the website features actual scans along with transcripts of letters written by famous and non-famous people alike. Letters of Note provides a fascinating insight into the history and controversy of the day, but also a look at ordinary life from times past.

By the Numbers: Mother's Day

- Americans spend over \$670 million on Mother's Day cards each year.
- Flowers account for almost 70 percent of all Mother's Day gifts.
- There are over two billion mothers in the world.
- \$152 on gifts is the average spent. Spending exceeds \$18.5 billion annually.
- 1/4 of Mother's Day shoppers buy their gifts online.

Source: IPSOS-Insight, National Retail Federation



Fun Facts About Hummingbirds!

The average ruby-throated hummingbird weighs 3 grams. In comparison, a nickel weighs 4.5 grams.

A hummingbird's maximum forward flight speed is 30 miles per hour, though the birds can reach up to 60 miles per hour in a dive.

A hummingbird must consume approximately 1/2 of its weight in sugar daily, and the average hummingbird feeds 5-8 times per hour.

An average hummingbird's heart rate is more than 1,200 beats per minute.

At rest, a hummingbird takes an average of 250 breaths per minute.

A hummingbird's wings beat between 50 and 200 flaps per second depending on the direction of flight and air conditions.

Hummingbirds have no sense of smell but have very keen eyesight.

Hummingbirds do not suck nectar through their long bills, they lick it with fringed, forked tongues.

A hummingbird can lick 10-15 times per second while feeding.

Hummingbirds digest natural sucrose in 20 minutes with 97 percent efficiency for converting the sugar into energy.

Despite their small size, hummingbirds are one of the most aggressive bird species and will regularly attack jays, crows and hawks that infringe on their territory.



Hummingbirds cannot walk or hop, though their feet can be used to scoot sideways while they are perched.

By Melissa Mayntz, About.com Guide



**"Your Future Lies Before You
Like Drifts of Pure White Snow,
Be Careful How You Tread It, For
Every Step Will Show"**

submitted by Lucy Field for this year's graduates

What to Do When Your Flight is Cancelled

Weather delays, national emergencies, striking workers, and mechanical problems can all lead to flight delays or cancellations. While there sometimes is nothing you can do, there are some things to try if your flight is cancelled.

Your best bet to staying informed is to sign up ahead of time for email, text, or phone alerts from your airline. You can also check the airline's Twitter account. For example, Delta Airlines created a Twitter account, @DeltaAssist, to handle customer service issues. Customers often get a quicker response through this channel than traditional customer service telephone lines, as airlines do not want a flood of negative retweets.

If it is unavoidable that your flight is cancelled, you may be entitled to some compensation. The Department of Transportation doesn't require airlines to offer any compensation, but often an individual airline's policy may work in your favor. Some airlines will offer money, hotel rooms, or discounts off future travel if the delay is caused by a maintenance issue. If you have to take alternative transportation because the airline cannot reasonably accommodate you on another flight, you may also get a partial or full refund.



New Listing!

Waldo Real Estate
937 SW 30th St.
Ontario, OR 97913
Office: 541-889-8160



Fantastic home in Nyssa! 2126+/- sq ft, 4 BR, 1.5 bath on nice corner lot with fenced backyard, storage shed, cement pad, underground sprinklers and patio area. Hardwood, great paint colors, fireplace, storage, open kitchen, dining room.
This is a great home!



Call DeeAnne Mosman, Broker, GRI, ID/OR: Cell# 208-707-4444 or Scott Lamb, Broker, GRI, ID/OR: Cell# 208-739-2119

\$124,000

METH IMPACTED HOMES

LAST OF A SERIES



The last several months we have shared some articles on meth.... and its effects on homes and properties. We discussed the danger of meth impacted homes as well as signs of production, remediation requirements and finally this month:

Who pays the steep cost of cleaning up a former Meth Lab?

So, who does pay the steep cost of cleaning up a former meth lab? The Homeowner is responsible, says Rusty Payne, a spokesman for the DEA. Although law enforcement agencies seize evidence and the "gross contamination" from the productions of meth, they don't have the duty of cleaning the home to meet occupancy standards.

What qualifies a house as fully remediated is still unclear. There is no federal guideline for the remediation of former clandestine laboratories. From state to state, regulations vary on who is responsible for disclosing that a home had been used to manufacture meth, when a previous meth-impacted home is safe for occupancy and what designates a former meth lab house as remediated.

A few states---Colorado, Minnesota, South Dakota and Oklahoma---have disclosure laws which include knowledge of the existence of meth manufacturing. Several other states, including Alaska, Arkansas, Arizona, California, Idaho, Indiana, Kentucky, Montana, Nebraska, Oregon, Tennessee and Utah, have clean-up laws, according to the National Alliance for Model State Drug Laws.

Source: ReaLawCentral.com-Jan 7, 2008 by Sarah Thuerk

Submitted by: Barbara Waldo

In the meantime, real estate experts say brokers, agents, property managers and property owners should take care to protect themselves from liability.

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Fairy Tale Trivia

You've heard the stories over and over, but how well do you remember the details of your childhood fairy tales? Test your storybook knowledge with this fun trivia quiz.



1. In the traditional story of **Little Red Riding-Hood**, what is the little girl's real name?
2. **Jack** visits the home of the **Giant** and steals what kind of musical instrument?
3. In the Brothers Grimm story of **Snow White**, she had a sister. What was this sister's name?
4. How long did **Sleeping Beauty** sleep?
5. The first animated Disney movie was one based on a **Brothers Grimm** fairy tale. What was it?
6. What did **Hansel and Gretel** leave as a trail to find their way home from the wilderness?
7. In the tale of the "**Three Billy Goats Gruff**," what was under the bridge that the goats must cross?
8. Who wrote "**The Little Mermaid**"?
9. What was the price **Rumpelstiltskin** demanded of the miller's daughter to spin the straw into gold?
10. What nationality were the **Grimm Brothers**?

Submit your answers to Barbara at bjwaldo@waldore.com by May 10th to win a \$20 gift card to Kohl's.



What Happens to Your "Digital Assets" After You Die?

"We continue this month delving into the vast subject of online assets and how to protect them when you die."

Create A Separate Will For Online Digital Assets and Accounts

To avoid confusion and to save problems to your kin, the best method I can see is to create a will that describes clearly as what to do with your digital belongings. You might want to instruct who gets your music and movie collections. It is a good idea to keep all the records of purchases at one place so that people can know the exact value of these collections after your death.

In the same way, you instruct whether your blog has to be maintained by anyone else or is it to be closed. You can instruct who gets access to your Flickr account and all the images in the account. Similar instructions go for all other important presence on the Internet – email accounts, Twitter, Face book and Google etc.

Since you cannot transfer these assets to others without giving them the passwords to these accounts, it is recommended that you create a separate will for your digital assets with different sections for different assets and their passwords. That way, only the people who get particular assets gets to know the passwords.

Note that your normal will is made public the moment you die. It is not advised to include passwords in the normal will as it will give away your passwords to everyone who can access the will. That is why, I recommend a separate will entrusted to someone who respects your privacy. Also remember that you do not have to share or give away everything you own. If you have a collection of porn, you may want it to go unnoticed rather than giving it away to your kids. Source: June 25, 2012 Author: ArunKumar@TGC

How to start a fight. My wife was hinting about what she wanted for our upcoming anniversary. She said, "I want something shiny that goes from 0 to 150 in about 3 seconds." I bought her a bathroom scale. **And that's how the fight started.....**



Waldo Spotlights



Introducing Jack Ezekiel Wilson! Jack was born, to Kevin and Catherine Wilson on April 12th in Roseburg, OR. Jack weighed 6.9 lbs. and is 20 inches tall. He joins his big brother Ryne. Jack is the Grandson of Shelly Wilson, Administrative Assistant.

BABIES!



Makhi Ogawa was recently honored as student of the month and received special recognition for his perfect attendance. Makhi is the son of Trisha Seese, Life and Health Insurance Agent. Keep up the good work Makhi!!



Merri Gammage, Commercial Lines Processor, and her family (husband Jared, kids- Jacob, and twins Trevor and Tayler) recently took a vacation to California. "This was our second trip to these parks as a family, and we had a great time comparing how the kids felt on the rides the first time (when they were 5 and 7 years old) to now (at 12 and 14 years old)."



Introducing Kimber Madison Martinez! Kimber was born to Chris and Shawna Martinez on April 11. Kimber weighed 7.9 lbs. and is 20 inches tall. She joins her 2 sisters Kysa and 2 Kaylee. Kimber is the Granddaughter of Ellen Martinez, Commercial Lines Producer. All girls have KMM for initials.

FUTURE INSURANCE PRODUCER

Lincoln Gillen, recently celebrated his 1st birthday. Lincoln is the grandson of John Forsyth, Commercial Insurance Producer, who said, "He is studying the new insurance regulations for One Year olds!" He's just like his Grandpa!



Ty Bahem had an undefeated season in both Greco-Roman and Freestyle Wrestling this year. He won every match by pin and ended the season by winning the Idaho State Championship in both styles.



Ty is the son of Scott Bahem, Commercial Lines Processor. Congratulations Ty!

Congratulations to Ramey Mosman on the opening of Oregon Idaho Electric! Ramey specializes in agricultural, commercial, industrial and residential. Ramey is the husband of DeeAnne Mosman, Broker. Ramey can be reached at his business: 541-372-5215 or on his mobile: 541-709-6065.

